ACCOUNT MANAGEMENT SYSTEM AND METHOD FOR TRANSFERRING SUMS OF MONEY AND BONUS POINTS BETWEEN ACCOUNT MEMORIES IN AN ACCOUNT MANAGEMENT SYSTEM

Abstract

A method for transferring sums of money and bonus points between account memories in an account management system, in which the account management system, upon receiving a payment request, transfers a sum of money requested by a merchant from a first account memory for storing information about monetary means belonging to a consumer to a second account memory for storing information about monetary means belonging to a merchant, and transfers a number of bonus points from a fourth account memory for storing information about bonus points belonging to the merchant to a third account memory for storing information about bonus points belonging to the consumer. The invention also relates to an account management system.